

THE CHRONICLE

D. F. WRIGHT, A. D. Editor.

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NO CASE.

The onslaught of Mr. Blaine upon the electoral rights of the South seems to be breaking down at every point. His committee, first of all, was very slow in getting organized through the reluctance of Republican Senators to serve on it. Then, having attained its proposed number of five Republican and four Democratic Senators the next thing was to get a sitting. When finally three of each party were got together, the question arose what were they to investigate? Naturally, as the President's Message was the starting point in the movement for investigation, the Democratic members proposed a message to the President to enquire what were the irregularities in Southern elections to which he desired the attention of Congress. Strange to say, every Republican member of the committee voted against such a message! Surely, if they thought that the President had any facts at all to ground his Message upon, those were the facts which this committee was specially called upon to investigate, especially as it was generally known that that portion of the address had been inserted in the instance of that section of the Republican party which was in favor of a renewal of Federal intervention in Southern States affairs; which was the same section as called for this investigation. But not only did they not desire to know how much or how little of fact the President had for his allegations. They must have shrewdly anticipated that a draft on the Executive would come back with the fatal endorsement "no returns."

The next proposition (by our own Senator, Col. Bailey), was that Mr. Blaine, the author of the committee, should be interviewed. As he had refused to serve upon his own committee he would surely furnish them some material to work upon. This was agreed to, and Mr. Blaine will probably respond with a file of newspaper articles, as he avowedly made newspaper statements the basis of his speech.

It being by this time clear that the Republican Commissioners did not intend to originate anything, the Democrats have originated a little business on their own account, and have delegated a sub-committee consisting of Messrs. Harridge, Lynde and Frye to go to New York and enquire into the proceedings there of Mr. John Davenport, the Federal Supervisor of Elections there. It has been already mentioned in this paper that this gentleman signified himself at the last election by depriving of their voting papers and imprisoning several thousand voters in New York on pretense of their naturalization being illegal, those papers having since been pronounced by a Federal Court as strictly legal. If the instructions to the committee are to be regarded, the investigation of Davenport is evidently a proper subject for its action, as these instructions were to enquire whether any one has been guilty of "illegal, unjust and oppressive exercise of pretended authority in causing the arrest and imprisonment of citizens innocent of offense, by which he deprived them of their right to vote, and subjected them to indignities, insults and intimidations without warrant of law or justification."

So far then the Blaine committee as an attack on Southern suffrage is a manifest failure, but the press will be derelict in duty if it fails to point out the ineffectuality of an attack on the elective rights of a great section of the country initiated by a President's Message and based upon allegations into the truth of which the very party which originated them does not venture to enquire. This transaction signified the reconciliation of the administration with the extreme members of the faction, and neither of the parties to it seem to have gained in either credit or influence.

BREATHITT COUNTY, KY.

The Governor of Kentucky has sent two companies of militia to suppress the lawless riots which have been disgracing a county of our sister State. The court has been convened under the protection of the militia, and Judge Randall has delivered an earnest and uncompromising charge to the Grand Jury, which will immediately proceed with the trial of the riotous lawless rioters, of whom several are under arrest, viz: Alfred Gumbrell, Jerry, Jake and Alfred Little and Breck C. M. of the one faction, and Girard Francis of the Strong party. It is hoped that other arrests will be made, but so far the chief ruffian, Bill Strain, keeps himself out of the way.

Judge Randall's charge to the jury is a very highly spoken of as being at once to upbraid and to exhort, and the Grand Jury is said to be composed of representative men of the county, who are resolved upon suppressing the lawless doings of the ruffian factions which have for years held possession of the county. Major W. R. Kinney, from Louisville, has gone to take the place of Mr. Finney, the prosecuting Attorney of Breathitt, who is sick, and there seems to be every prospect of a vigorous assertion of the law.

Much criticism has been expended upon these transactions; the Governor has been censured for not interfering more promptly, whereas nothing has delayed his proceedings except the difficulty of getting the official preliminaries transacted which are prescribed by the Constitution. All the arrangements for military intervention were promptly matured by Gov. McCrory, but the disorganization of the county occasioned by the death of Judge Randall delayed the applications for aid, without which such intervention is unlawful. Again, Judge Randall, the Circuit Judge, has been criticized because he did not attempt to open his court until it

could be done under military protection, but the present circumstances show conclusively that he would have simply encountered certain death without accomplishing his object. Judge Randall did exactly what Judge Randall is blamed for not doing. He acted as if his duties belonged to the police rather than the judiciary, and, what is worse, identified himself with one of the factions instead of holding a place above them both, and the result was that he aggravated rather than remedied the troubles of the county, and sacrificed his life without achieving any beneficial purpose.

Those who demand measures more stringent and more summary than have been adopted, would attempt the absurd scheme of suppressing lawless violence by lawless despotism; they would institute a military administration which would destroy the whole system of local self-government, under which we have so far lived a free people.

It is reported to us that Mr. Eli W. Hickman, of Nashville, is a candidate for the office of First Clerk of the State Senate. Mr. Hickman held the office of Second Clerk during the last session of the General Assembly, and for a considerable period the absence of the First Clerk, Mr. Helms, threw on him the duties of the superior officer. In both capacities he conciliated the favor of Senators by his efficiency and politeness in the performance of his duties. His experience in the duties of the post acquired from his practice of last session clearly point him out as a desirable successor to the first place. Mr. Hickman is well known and well connected in this place. A near relative of the surviving sons of the Hon. Cave Johnson, he has always been received here as a favored guest, in which character his high bearing as a gentleman and his genial social qualities would, even without his family claims, secure to him the hearty good wishes of the whole community. He has our earnest desire for his election.

In a communication on school matters, over the signature of "Quidam," some statements were made incriminating certain parties, one of whom has called on us and given his statement of the transaction. As no names were mentioned we deem it unnecessary to say more than that our visitor convinced us that there are at least two sides to the question. There the matter must rest; we, of course, are unable to judge between the parties concerned.

City Recorder's Report.

Twelve cases were tried by W. A. Jackson in the Police Court in December, 1878; fines and costs in same in favor of city amounting to \$62, of which \$34 was not secured, and for which the prisoners were committed to the Work-house. Twelve dollars of fines and costs were secured and \$16 of fines and costs were paid. \$74 on fines and costs in favor of city heretofore assessed were collected and paid over to the City Treasurer. The following checks were drawn on the City Treasurer during December, 1878:

Expense Account	\$ 88.82
Street Repair	238.70
Bridge Account	85.00
Market House Account	1.50
Total	\$1,297.32

Trustee's Report.

John S. Nettlet, Trustee, collected in taxes the following amounts during December, 1878:

State Tax	\$ 730.254
County Tax	1,828.464
School Tax	2,296.16
Railroad Tax	450.00
Police Tax	450.00
Total	\$6,754.78

Meteorological Report.

The following is a summary of the meteorological report for the month of December, 1878, forwarded to Chief Signal office U. S. Army, Washington, D. C., by John W. Caldwell, M. D., S. W. P. University, Clarksville, Tenn.:

Highest observed barometer	30.50
Lowest	30.02
Average barometer for month	30.17
Highest observed thermometer	51.0
Lowest (morning of 28th)	10.0
Lowest daily mean (morning of 28th)	31.7
Mean temperature for month	37.2
Lowest daily mean (morning of 28th)	31.7
Approximate depth of snow-fall, 8.0 inches.	
Number of days on which snow fell	11
Number of days on which clouds averaged 8.0 or more in.	11
Frost on 25th, 26th, 27th, 28th, 29th, 30th, 31st, 1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st.	

R. D. MOSELEY, County Clerk.

Collected during the month of December—

State Tax	\$141.25
County Tax	129.75
Railroad Tax	125.00
Police Tax	450.00
Total	\$846.00

Young Mr. W. N. Rhinehart.

was accidentally shot in the forehead on Christmas eve while engaged in a Christmas frolic with some young comrades. The gun was not loaded with ball but the blow from the ward produced effects from which he died last Saturday. He was a young man of much promise.

We received the Weekly American.

in a much enlarged and improved condition and congratulated our contemporary on his handsome exterior. Not only the associations of old times but our pleasant and courteous relations with the present editors, maintain in us a neighborly feeling towards the American, whose success as a well conducted journal is both merited and assured.

The Northern Bank of Tennessee.
On last Wednesday, the first day of the year 1879, this institution completed the twenty-fifth year of its existence. Believing that a concern which has for a quarter of a century taken so active a part in the business affairs of Clarksville could not fail to have a history many points in which would be interesting to our readers, we undertook for once the role of an interviewer, and for that purpose requested a few minutes' conversation with the Hon. D. N. Kennedy, the well-known President of the institution. The interview was freely accorded, and we found the President not only courteous and agreeable in his manner, as we have always known him, but much more communicative than we supposed. He was likely to be when questioned on the affairs of his bank.

The following may be taken as a sufficiently correct account of our conversation.

Question. Am I permitted, Mr. Kennedy, to ask a few questions about the history of the bank of which you are President?

Answer. I will answer with great pleasure any questions you may put, so far as I am able.

Q. Will you, then, tell me whatever is proper to communicate about the original organization of the bank?

A. The Northern Bank of Tennessee was first organized for business on the 1st of January, 1854, by the same stockholders as now own it, and with the same leading officers, viz: myself as President and Mr. Jas. L. Glenn as Cashier. Mr. John W. Faxon became Teller and Assistant Cashier in 1855.

Q. Did the Northern Bank ever issue notes of its own?

A. Yes, until the war. Its circulation, however, was never the chief source of its profits, nor indeed an important one.

Q. What was its largest circulation?

A. Seventy thousand dollars.

We could at any time have trebled it had we thought it desirable.

Q. What are the comparative profits of banking as a business before and since the war?

A. On the same amount of business they are very much less than they were before the war.

Q. In what department does the diminution chiefly take place?

A. In that of exchanges. Before the war there was a difference of exchanges, varying from one to sixteen per cent. These exchanges depended upon the variable discounts on the currencies of the several States.

Q. Can you relate anything of interest concerning the purchasers and acceptors of bills during the first year of the bank's existence?

A. The bank purchased during that year bills of forty-one different persons, which were drawn on thirty-six different firms or individuals as acceptors. Of the former all but twelve afterwards failed, of the latter all but five. Of these five only one is now doing business, Messrs. Sawyer, Wallace & Co., of New York.

Q. Are any bank officers now doing business in Tennessee your seniors?

A. Mr. W. P. Hume, now Cashier of the First National Bank of Clarksville, is the oldest bank officer in the State, having been Cashier of the Clarksville branch of the Planters' Bank in 1843. I am next in seniority, having been President and Cashier of the branch Bank of Tennessee at Clarksville from 1845 to 1854, when the Northern Bank was organized.

Q. Have you any records of your regular bank correspondents during 1878?

A. We had that year twenty-two bank correspondents; all but five afterwards failed. Of these five only three are now engaged in business, viz: the American Exchange Bank and the Metropolitan Bank of New York, and A. D. Hunt & Co., of Louisville.

Q. Can you give me any information about your original depositors?

A. Our depositors numbered about three hundred during our first year. Twenty-two only of these are still living in this city and neighborhood; of these eighteen still deposit with us.

Q. Did you lose heavily by any of the failures you have mentioned?

A. The entire losses of our bank up to the war did not exceed \$500; during the war, and from circumstances growing out of it, about \$4,000. I think the losses sustained by the banks in Tennessee from 1854 to the war were small; it was a profitable and successful time for business. The war brought heavy losses upon most of the banks in the entire South, bankrupting many of them and forced nearly all into liquidation.

Q. Can you tell me anything of the various panics which have so severely tried the banks of the United States since you have been in the business?

A. The first financial panic which occurred after the organization of our bank was that of 1857. This was brought about by the failure of the Ohio Life and Trust Company and the Bank of Pennsylvania (successor to the old U. S. Bank). This panic was wide-spread, alarming and disastrous for a short time, but the finances and commerce of the nation were at that time on a sound basis, and everything soon righted up with but small loss to the banks or people. The next was the war panic of 1861, which was very general, suspending nearly all the banks and many of the commercial houses in the United States and entailing heavy losses upon nearly all of them. The third and last was in 1873, evidently occasioned by inflation, over-trading, unnecessary and unprofitable investments in internal improvements, and wild speculation in these and all other descriptions of stocks. From that date to this, the whole country has been suffering under the reaction and the contraction necessary to get back to a sound and healthy basis of trade. It is to be hoped that we have now been reached, and that we are commencing the new year as an era of sound prosperity on a solid foundation with restored confidence.

Q. Did your bank suspend pay-

ment during any of these panics or at any time since its organization?
A. Our bank has never suspended payment since it commenced business. During the war, after the fall of Fort Donelson, it was closed and the assets principally removed to a safe place, but in the interim the Cashier was at home with invoices at all times to redeem outstanding notes, and paid our depositors on the streets or when he could find them—that is, all who would consent to receive payment. Many preferred to let their accounts stand.

Q. Can you give me any idea of the method of doing business by which the Northern Bank kept afloat while so many others went under?

A. In general terms, caution and vigilance saved us, especially in keeping a watch over the business transactions of those who dealt with us, and closing accounts with such as did not appear safe to us before trouble came.

Q. That means what is expressed in the vernacular as "keeping your eye skinned," does it not?

A. That comes as near the truth as can be stated without the details. The above conversation will be interesting to our readers as giving some insight into the history of what is now the oldest bank in the State. We will add, however, that some things told us by Mr. Kennedy were much more interesting than what is here published. They relate to the history of the bank during the war, when it had no local habitation and scarcely a name; when its assets were scattered about over mountains and by-roads, and its customers dealt with on street corners and in private chambers. If we can ever prevail upon our friend to give this history to the public and we hope to do so, spite of his sensitive shrinking from anything that looks like egotism, our columns will be invested with all the interest that attaches to a combination of romance and reality.

We have to thank Messrs. Bloch Bros. for a bottle of delicate Agellian wine, sent for the purpose of drinking in the New Year. Our Senior editor is disqualified by his Murphy pledge from doing justice to its qualities, but there are those in our concern who can appreciate them fully.

By the by, Mr. Leopold Bloch has received as a Christmas gift a very beautiful gold-headed cane, the gift of two of his employees, Messrs. Fink and Meinhardt.

We have been pleased, Mr. Geo. Martin makes his grape vines productive, not only of delicious grapes in the Summer, but of beautiful walking canes in the winter, one of which he has kindly presented to us. We thank him sincerely but wish him to know that we get about town very well without a cane at present, we may need it however within the next thirty years and have put it carefully away till needed. A pretty lot of similar canes may be purchased at V. L. Williams' hat store.

JUDGE RICE has resumed in earnest the practice of law, having his office over Settle's grocery store on Franklin Street. The Judge's universal popularity will ensure him abundance of business. We tender him the compliments of the season.

Our carrier, John Bailey, desires to return thanks to the patrons of the CHRONICLE for their liberal remembrance of him on Christmas day. John hopes to wait on them from New Year to Christmas for many a year, and knows that he will always find them generous and considerate.

We tender our thanks and acknowledgments to Mrs. C. E. L. McCauley for a most acceptable donation of cake and other refreshments. May she and her estimable husband enjoy many a New Year of wedded felicity.

JORDAN BARREDALE, colored, has opened an eating stand in the Jack Hale building. He proposes to prepare meals on short notice, and invite both his white and colored friends to call. He is also runner for the various boats stopping at this point. Jordan is an honest, polite and energetic colored man, and deserves to be successful.

MR. ARCHIE THOMAS, of the Springfield Record, is a candidate for re-election to the office of Sergeant-at-Arms of the Senate. He has filled this position for several sessions of the Legislature with entire satisfaction to that body.

The Week's Prayer.

We call the attention of our readers to the following announcements for the week of prayer, beginning next Monday evening, Jan. 6th.

Monday evening, at the Christian church, by Rev. F. Flinn—Thanksgiving for the blessings of the past year, and prayer for their continuance.

Tuesday evening at the Methodist church, by Rev. W. A. Broadhurst—Prayer for the Church of Christ; its ministers; its growth in grace, and its enlargement.

Wednesday evening at the Presbyterian church, by Rev. J. W. Hamner—Prayer for the Church of Christ; its ministers; its growth in grace, and its enlargement.

Thursday evening at the Christian church, by Rev. F. Flinn—Prayer for the Church of Christ; its ministers; its growth in grace, and its enlargement.

Friday evening at the Baptist church, by Rev. J. W. Hamner—Prayer for the Church of Christ; its ministers; its growth in grace, and its enlargement.

Saturday evening at the Cumberland church, by Rev. R. K. Brown—Prayer for the Church of Christ; its ministers; its growth in grace, and its enlargement.

Sabbath evening at the Presbyterian church, by all the ministers—Prayer for the Church of Christ; its ministers; its growth in grace, and its enlargement.

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